

# Penerapan customer profitability analysis pemberian fasilitas pinjaman konvensional studi kasus pada Bank Sumsel Babel = Implementation of customer profitability analysis in providing conventional loan facility case study at Bank Sumsel Babel

Sigit Raharjo, author

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## Abstrak

Himbauan pemerintah untuk menurunkan suku bunga perbankan menjadi single digit membuat bank-bank termasuk Bank Sumsel Babel agar semakin meningkatkan efisiensi dan penyaluran pinjaman agar target laba tetap tercapai. Karena pendapatan bunga atas pinjaman masih merupakan sumber utama dalam pencapaian laba, tesis ini dilakukan untuk membantu pihak manajemen bank mengetahui segmen-segmen pinjaman mana yang paling menguntungkan. Metode penelitian yang digunakan adalah metode studi kasus instrumental yang mengeksplorasi data-data keuangan dan non keuangan yang didapat melalui observasi dan wawancara untuk membuat suatu alat bantu bagi pihak manajemen dalam pengambilan keputusan. Model analisis yang digunakan adalah Customer Profitability Analysis CPA yang kemudian dituangkan dalam grafik Pareto. Setelah dilakukan perhitungan CPA, diketahui bahwa segmen yang secara nominal menghasilkan keuntungan terbesar adalah Kredit Konsumtif Umum KSG sedangkan secara rasio adalah Kredit CCC. Apabila dibagi secara rata per debitur, segmen yang menghasilkan keuntungan terbesar adalah Kredit Investasi Corporate. Apabila dibuatkan grafik Pareto, terlihat bahwa 80 total keuntungan dihasilkan oleh 64,51 debitur pinjaman dan tidak sesuai dengan prinsip Pareto dikarenakan faktor Non Performing Loan NPL . Untuk memaksimalkan keuntungan, pihak manajemen harus menekan NPL dan memaksimalkan segmen pinjaman yang paling menguntungkan seperti Kredit Konsumtif Umum KSG.

.....The purpose of this thesis is to determine the level of profit generated by debtors on conventional loan facilities provided by Bank Sumsel Babel per product segment. The Customer Profitability Analysis model used is the Pareto model or the pareto principle to find the most profitable segment of the loan. The study used a qualitative approach with the method of collecting financial data by direct observation and interview. The calculation result found that the most favorable segment of loan by nominal is KSG General Consumer Credit segment whereas the ratio is Credit CCC. While in nominal terms divided by the debtor, the largest profit is provided by the segment of Corporate Investment Credit. When Pareto charts are made, it is seen that 80 of total profit is generated by 64.51 of debtor. This condition is not comply with the Pareto principle which states that 80 of total profit is generated by only 20 of total debtors. The principle is not fulfilled because the segment of corporate and medium loans that should be the largest contributor to profit is subject to high NPL problems so it is not optimal to generate profits. When the income analysis per account of the most lucrative segments known as KSG General Consumer Credit made, it is found that the accounts that generate the greatest interest income are the ones with the largest ceiling and the longest period of time. For some of these conditions, the management of Bank Sumsel Babel is recommended to make policies related to the process and interest rates that have an appeal to the debtor to maximize the loan term both in nominal and period. In addition, the management should also seek to suppress the NPL level in order to gain interest per segment of the loan can be maximal.